



Order Filed on November 13, 2020
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

PARKER McCAY P.A.

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Attorney for Wilmington Savings Fund Society, FSB,
not in its individual capacity, but solely as Owner
Trustee of CSMC 2019-RPL11 Trust

In Re:

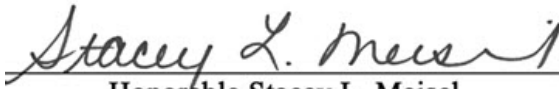
Seungwan Noh

CASE NO. 19-15683-SLM
Chapter: 13
Hearing: November 13, 2020
Judge: Stacey L. Meisel

**ORDER RESOLVING WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS
INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF CSMC 2019-
RPL11 TRUST'S MOTION FOR RELIEF FROM STAY AND CO-DEBTOR STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: November 13, 2020


Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Seungwan Noh Case No: 19-15683-SLM

Caption of Order: Order Resolving Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Owner Trustee of CSMC 2019-RPL11 Trust's Motion for Relief from Stay and Co-Debtor Stay

Upon consideration of Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Owner Trustee of CSMC 2019-RPL11 Trust, its successors and/or assigns, (hereinafter "Movant") application for an order, pursuant to section 362(d) of the Bankruptcy Code, for relief from the automatic stay and section 1301 co-debtor stay as to certain real property as hereinafter set forth, and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

ORDERED as follows:

1. As of October 12, 2020, the post-petition arrears was \$9,203.85. Movant acknowledges receipt of a \$9,203.85 payment on October 30, 2020, which if good funds would bring the account current post-petition through and including the October 1, 2020 payment.
2. If the payment of \$9,203.85 made October 30, 2020 does not clear the payment negotiation process ("bounces"), then Movant may immediately certify default with the Court.
3. Commencing with the November 1, 2020 regular monthly post-petition mortgage payment and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtor shall remit payments directly to Movant as same come due.
4. Debtor shall reimburse Movant through their Chapter 13 Plan of Reorganization, as an administrative claim, the sum of \$1,031.00 for attorney's fees and costs incurred by Movant in the prosecution of its application for relief.
5. **Forty-Five Day Default Clause:** If the Debtor should default and fail to make the payments stated herein or any future payments that come due during the pendency of this case to Movant for more than (45) days from the due date, then upon Certification of Default of said payments in accordance herewith submitted by secured creditor's counsel, and under the timeframe providing for any opposition filed under LBR 4001-1(b)(2), the Court shall enter a General Relief Order, vacating the automatic stay of 11 U.S.C. §362(a) and §1301 co-debtor stay with respect to the realty commonly known as 467 Stevens Ave, Ridgewood NJ 07450.

In re:
Seungwan Noh
Debtor(s)

Case No. 19-15683-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 13, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2020:

Recip ID	Recipient Name and Address
db	+ Seungwan Noh, 467 Stevens Ave., Ridgewood, NJ 07450-5416

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2020 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor WELLS FARGO BANK N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Brian E Caine	on behalf of Creditor CSMC 2019-RPL11 Trust bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Brian E Caine	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as Owner Trustee of CSMC 2019-RPL11 Trust bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jae Y. Kim	on behalf of Debtor Seungwan Noh jkim@jyklaw.com jhkim@jyklaw.com;jyklaw@yahoo.com;kimjr83713@notify.bestcase.com

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User: admin

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Date Rcvd: Nov 13, 2020

Form ID: pdf903

Total Noticed: 1

Marie-Ann Greenberg

magecf@magtrustee.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8